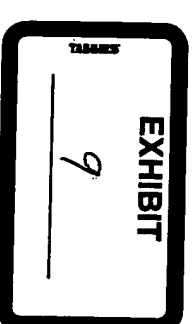


Best Available Copy



Alerts Database



- ◆ Storage location for all alerts which are generated when data thresholds are identified and exceeded during the downloads
- ◆ Generated for other significant events
- ◆ Categorized by type of alert
- ◆ Ability to see “new” Alerts (Alerts are considered “new” for 7 days)



Alerts Database (Cont.)

- ◆ Ability to see All Alerts over time through various views
- ◆ There are two financial alert thresholds
 - ◆ “Early warning” level (similar to PRISM)
 - ◆ “Normal” level
- ◆ Financial alert thresholds are set at the district level



In District All Alerts View

SUPERLINK Alerts - In District Alerts - Lotus Notes

File Edit View Create Actions Help

Welcome Superlink Institutions Connection Monitoring SuperLink Headlines Three GU sec3 SuperLink Alerts - In District Alerts X

Search for "In District Alerts"

Search for [] Search Indexed More

Prt Expand Collapse

RESTRICTED - FRI Alert Subject	Date	Alert Description
<ul style="list-style-type: none"> ► Applications <ul style="list-style-type: none"> ► Bank Holding Company ► Financial Holding Bank ► National Banks ► Nonmember Banks ► Savings & Loan Association ► State Member Banks ► (Not Categorized) ► Comments ► Employee ► Exams ► Financials <ul style="list-style-type: none"> ► Bank Holding Company <ul style="list-style-type: none"> ► 90+ Days Past Due + Nonacccls + Real Estate Acqy / Total Assets ► 90+ Days Past Due + Nonacccls + Real Estate Acqy / Total Assets - Early ► ALL/Tolls ► Asset Growth Rate ► Cash Div/ Net Income ► Cash Div/ Net Income - Early ► Equity Invest in Subs/ Eq Capital ► LLallow/90+ Days PD + Nonaccrual Ln & Ls ► LLallow/90+ DaysPD + Nonaccrual Ln & Ls - Early ► Loans 30-89 PD / Total Loans ► Net Income/Avg Equity Capital ► Net Int Inc (TEI)/ Avg Earning Assets ► Net Int Inc (TEI)/ Avg Earning Assets - Early ► Net LL/ Core Deposits - Early ► Net LL/ Total Deposits - Early ► Net Noncore Funding Dep - Early 		

Opens View/Folder in District Alerts

Apple Supra... Explorer Micros... Micros...

5:26 PM



Alerts (by date generated) View

SuperLink Alerts - Alerts by Date - Lotus Notes

File Edit View Create Actions Help

SuperLink Alerts - Alerts by Date

Search for "Alerts by Date"

Search

Indexed

Notes

Part

Expand Collapse

RESTRICTED - FBI Alert Subject

Alert Description

09/19/2000

Comments

Employee

09/18/2000

Applications

Comments

Exams

09/17/2000

Comments

Financials

Bank Holding Company

Federal Savings Banks

Financial Holding Bank

National Banks

Nonmember Banks

State Member Banks

State Savings Banks

09/15/2000

Applications

Comments

Employee

Exams

Financials

Loans

Manual Entry

Reports

SuperLink Alerts

By Date

By Institution

By District

Other District

Return to Headlines

Switch Database



Institution Alerts View

File Edit View Create Actions Help

SuperLink Alerts - Institutions Alerts - Lotus Notes

Search for "Institutions Alerts"

Search

Notes

Alerts

◆ In District

◆ New

◆ By Date

◆ By Institution

◆ Other District

Return to Headlines

Switch Database

Alert Type	Date	Alert Description
RESTRICTED - FR		
▶ Alliance Ctr- Cincinnati, Oh		
▶ Ameriana Bk Of Ohio Fsb- Deer Park, Oh		
▶ American Bc- Wheeling, Wv		
▶ American Nb- Parma, Oh		
▶ American Svc Bk Fsb- Portsmouth, Oh		
▶ Amsouth Bc- Birmingham, Al		
▶ Anderson Bk- Cincinnati, Oh		
▶ Andover Bc- Andover, Oh		
▶ Andover Bk- Andover, Oh		
▶ Exams		
▶ Financials		
▶ Risk		
▶ Antwerp Exch Bk Co- Antwerp, Oh		
▶ Apollo Bc- Apollo, Pa		
▶ Apollo Tc- Apollo, Pa		
▶ Apple Creek Bc- Apple Creek, Oh		
▶ Apple Creek Bkg Co- Apple Creek, Oh		
▶ Area Bk- Owensboro, Ky		
▶ Arlington Bk- Upper Arlington, Oh		
▶ Ashland Bstns- Ashland, Ky		
▶ Associated Banc-Corp- Green Bay, WI		
▶ Baltic St Bk- Baltic, Oh		
▶ Banc One Tx Corp- Columbus, Oh		
▶ Banc Svc Corp- Orville, Oh		
▶ Bancfirst Oh Corp- Zanesville, Oh		
▶ Bancfirst Oh Corp - Zanesville, Oh		
▶ Bancor, Harbor, Harbor, Ky		

The institution view allows an historical perspective of Alerts generated.



Sample Financial Alert Information

Alert - Lotus Notes

File Edit View Create Actions Text Window Help

Close Save

SUPERLINK Alert

INTERNAL - FR

Type: ALL/ToLLs

Subject: BART'S BANK & TRUST - SPRINGFIELD, OH

Description: The ratio of allowance for loan / lease losses to total loans and leases is 1.26 for 9/30/99 and is below the threshold set by this Bank of < 1.5%

Alert Priority: Normal

Source: Financials

Data Source: UBPN

Attachments/Links: - SMITH HOLDING COMPANY

All Alerts have standard Type, Subject, Description and Links.

A link is provided to the institution profile.

Helv 100 [None]

Office

Federal Reserve Bank of Cleveland



Alert Thresholds are set in “Parameters” Document

FINC Parameters			
The parameter determines whether the large bank or small bank threshold will be applied for UBPN and BHC institutions.			
Large Bank Asset Level-UBPN			48000000
Large Bank Asset Level-BHC			48000000
These parameters are used to determine when an alert will be created for each of the ratios listed. Changes to thresholds will be take effect when data for the next quarter is available or a data value changes.			
Alert Ratio Thresholds- UBPN			
	Direction	Early Threshold	Normal Threshold
ALL/TotLs	Less Than	1	0.6
Net Loan Losses/ Total Lns & Ls	Greater Than	0.5	0.75
Asset Growth Rate	Greater Than	20	50
Tier 1 Lever	Less Than	6	5.5
Non Curr LL/ Tot LLs	Greater Than	1.5	2
NI/Avg Assets	Less Than	0.75	0.25
Net Int Inc (TEI)/ Avg Earning Assets-Small Bank	Less Than	3.75	3.25
Net Int Inc (TEI)/ Avg Earning Assets-Large Bank	Less Than	3.5	3
Net Noncore Funding Dep-Small Bank	Greater Than	30	40
Net Noncore Funding Dep-Large Bank	Greater Than	35	40
Non Curr LL/ ALL	Greater Than	75	
Non-Performing Assets/ Loans + OREO	Greater Than	1.5	2
Loans 30-89 PD / Total Loans	Greater Than	3	3.5
Tier 1 RBC-Small Bank	Less Than	8	7.5

Alert thresholds are distinct Early and Normal thresholds specified in the Parameter Superlink



This concludes your tour of the Alerts database in SuperLink

That's all folks!



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